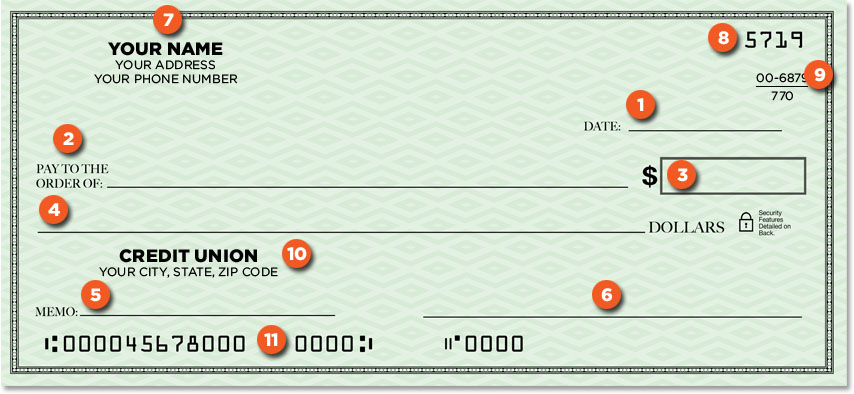
**Intro to Business**

**Unit 8**

**Understanding a Check~ Front**



1. **The date.**
2. **The Pay to the Order of line.**  
   This is where you write the name of the person or company to whom you will give the check. After writing the name, you can draw a line to the end. This prevents anyone from adding an additional name on your check.
3. **The dollar amount of the check in numbers.**  
   *Such as $19.75.*
4. **The dollar amount of the check in words.**  
   Such as Nineteen and 75/100. After writing out the amount of the check, draw a line to the end. This prevents anyone from adding an additional amount after what you have written.
5. **The memo section.**   
   This area is optional. You can use this area to remind yourself why you wrote the check or to record the account number of the bill you are paying.
6. **The signature line.**

**What is on the Check That You Will Need to Know**

1. **Your name and address**. Your phone number is sometimes included.
2. **The check number**. The number is used to identify each check written.
3. **Codes**. The first part of the number above the line indicates the city or state in which the bank is located. The second part is the number assigned to the individual bank. The number below the line is a Federal Reserve number that banks use in sorting checks.
4. **Your financial institution’s number and branch**.
5. **Routing numbers**. This includes the financial institution and state computer routing numbers, as well as your account number.

**Understanding a Check ~ Back**

There is also important information printed on the back of your checks:  
The back of the check has **an endorsement area**. Endorsing a check means to sign the back of the check to make it “cashable.” For example, if you write a check to your friend, your friend would endorse the check to get the cash or the deposit the amount into his or her account.



**Best Practices When Writing a Check**

1. Check your balance to make sure you have enough money before writing a check.
2. Record the transaction and update the balance after writing a check.
3. Write checks legibly with a pen.
4. Print the correct date on the check.  Do not post-date a check.
5. Make sure the number and written words you write for the check amount match.
6. Write the check amount to the left of the amount line.
7. If you make a mistake on a check, write “VOID” across the check’s face, tear up the check, and write a new one.
8. Don’t sign blank checks.
9. Use restrictive endorsements, such as “For Deposit Only,” when appropriate.
10. Destroy voided or unused checks and deposit slips.